

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bonnie E. Bakaric
Debtor

Case No. 19-01945-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: pdf002

Page 1 of 2
Total Noticed: 36

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.

db +Bonnie E. Bakaric, 214 Wyoming Street, Middletown, PA 17057-1645
5194854 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
5194855 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)
5194857 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5194861 +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875
5194870 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5194878 +Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5194880 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999
5194882 +Diversified Adjustment Swervices, Inc, Dasi-Bankruptcy, Po Box 32145,
Fridley, MN 55432-0145
5204973 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853
5194883 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5194886 +New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306
5194907 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,
Minneapolis, MN 55440-9475
5207862 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
St. Louis MO 63166-0108
5194908 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a,
Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 19 2019 20:04:06
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5194869 +E-mail/PDF: AIS.cocard.ebm@americaninfosource.com Jun 19 2019 20:03:14 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5194872 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 19 2019 19:57:37 Comenity Bank/Avenue,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194873 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 19 2019 19:57:37
Comenity Bank/Jessica London, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194874 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 19 2019 19:57:37 Comenity Bank/Kingsize,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194876 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 19 2019 19:57:37 Comenity Bank/Lane Bryant,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194879 +E-mail/Text: bankruptcynotifications@ccsusa.com Jun 19 2019 19:58:36
Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5194881 E-mail/Text: mrdiscen@discover.com Jun 19 2019 19:57:17 Discover Financial,
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5194884 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 19 2019 19:57:57 Midland Funding,
2365 Northside Dr Ste 300, San Diego, CA 92108-2709
5211355 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 19 2019 19:57:57 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
5194887 +E-mail/Text: bankruptcyntices@psecu.com Jun 19 2019 19:58:28 P S E C U,
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5210645 +E-mail/Text: bankruptcyntices@psecu.com Jun 19 2019 19:58:28 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
5194898 +E-mail/Text: collectionsl@primewayfcu.com Jun 19 2019 19:58:38 Primeway Fcu,
Attn: Bankruptcy, Po Box 53088, Houston, TX 77052-3088
5194899 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:02 Synchb/Care Credit,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5195450 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:50 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5194900 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:50 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5194902 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:52 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5194903 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:02 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5194904 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:03 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5194905 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:03 Synchrony Bank/Old Navy,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5194906 +E-mail/PDF: gecsed@recoverycorp.com Jun 19 2019 20:03:50 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 21

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
5194860* BANK OF AMERICA, N.A.
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)

5194856* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998)

5194859* +Bank Of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
5194858* +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
5194862* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194863* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194864* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194865* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194866* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194867* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194868* +Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875,
Camp Hill, PA 17001-8875

5194871* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5194875* +Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194877* +Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5194885* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

5194888* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194889* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194890* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194891* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194892* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194893* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194894* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194895* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194896* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194897* +P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5194901* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTALS: 1, * 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Bonnie E. Bakaric cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Charles J DeHart, III (Trustee) Twecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Bonnie E. Bakaric

CHAPTER 13

CASE NO. _____

☒ ORIGINAL PLAN☐ AMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$27,300.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	455.00	0.00	455.00	27,300.00
				Total Payments:	\$27,300.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$24,561.60**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ ___ from the sale of property known and designated as ___. All sales shall be completed by ___. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Bank of America	214 Wyoming Street Middletown, PA 17057 Dauphin County CMA to be provided.	7266
Bank of America	214 Wyoming Street Middletown, PA 17057 Dauphin County CMA to be provided.	7886
P S E C U	2007 Chevrolet Silverado 176000 miles	0001

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

■ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

■ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

■ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

■ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

■ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

■ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.

Check one of the following two lines.

■ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

■ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: May 6, 2019

/s/ Chad J. Julius

Chad J. Julius

Attorney for Debtor

/s/ Bonnie E. Bakaric

Bonnie E. Bakaric

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.